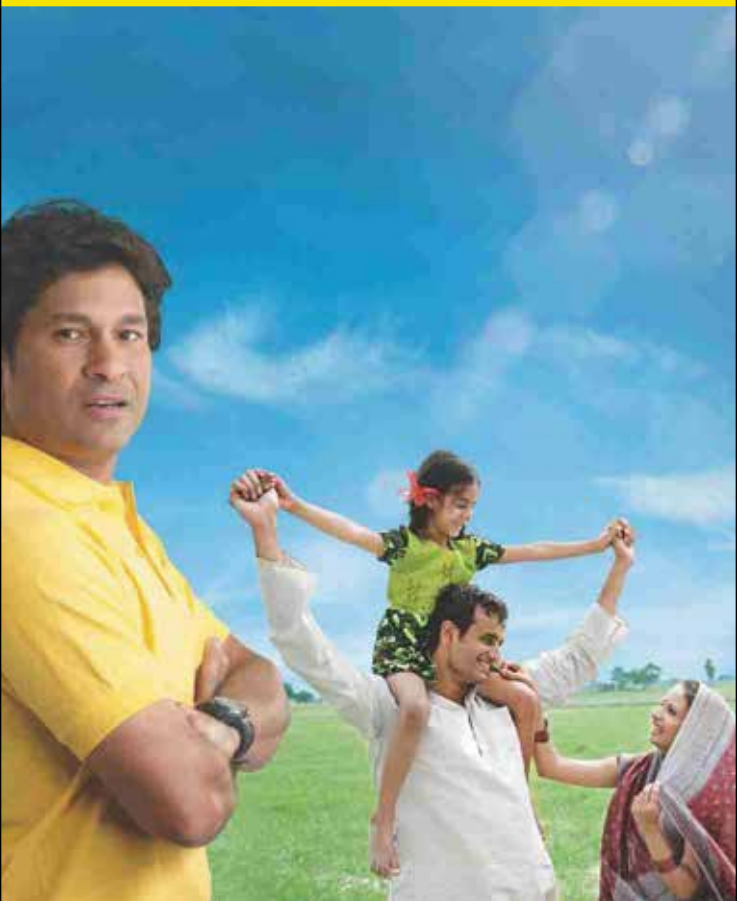


# Aviva Sampurna Suraksha





**Aviva Sampoorna Suraksha** – A Non Linked Non Participating life insurance plan that secures your family's future.

We spend every day of our life in building a better and secure tomorrow for our families. To achieve this, it's important that our hard earned money works equally hard in securing our future. Presenting Aviva Sampoorna Suraksha, a Saving cum Protection oriented life insurance plan that guarantees growth on your investment and at the same time protects your family financially, in case you are not around.

#### Unique Attractions

1. Provide a Lump sum payout for the family's immediate needs in the event of death of the life insured
2. Get guaranteed\* benefit at maturity
3. Flexibility to choose premium paying duration as per your convenience
4. Buy the Policy with an annual premium as low as ₹ 750

\*Guaranteed benefits are available only if all due premiums are paid.

#### Aviva Sampoorna Suraksha Eligibility Conditions

Entry Age (Last Birthday)	18 years to 50 years				
Maximum Maturity Age (Last Birthday)	65 years				
Allowed Premium Payment Frequencies	Yearly, Half Yearly. The half yearly installment premium will be 51.08% of the Annual Premium				
Allowed Policy Term (PT) & Premium Payment Term (PPT), Sum Assured (SA) and Premium Limits	Policy Term	8 years	9 years	10 years	15 years
	Premium Payment Term	Single Pay	5 years	7 years	10 years
	Death Sum Assured	Single Premium X 5	Annual Premium X 10	Annual Premium X 10	Annual Premium X 15
	Min. Premium (₹)	2,500	750	750	750
	Min. SA (₹)	12,500	7,500	7,500	11,250
	Max. Premium (₹)	60,000	30,000	30,000	20,000
Max. SA (₹) per life	3,00,000	3,00,000	3,00,000	3,00,000	

**Note:** Taxes including but not limited to Goods & Services Tax, Cesses as applicable shall also be levied as notified by the Government from time to time. Tax laws are subject to change.

#### Aviva Sampoorna Suraksha Plan Benefits

**Maturity Benefit:** On survival till the maturity of the contract and provided all due premiums have been paid, the maturity sum assured as per the table below shall be payable.

Policy Term (years)	Premium Paying Term (years)	Maturity Sum Assured			
		Entry Age <=30 years	Entry Age 31-40 years	Entry Age 41-45 years	Entry Age 46-50 years
8	Single	125% of Single Premium*	120% of Single Premium*	115% of Single Premium*	110% of Single Premium*
9	5	130% of total Premiums* paid	125% of total Premiums* paid	120% of total Premiums* paid	115% of total Premiums* paid

10	7	135% of total Premiums* paid	130% of total Premiums* paid	125% of total Premiums* paid	120% of total Premiums* paid
15	10	155% of total Premiums* paid	150% of total Premiums* paid	145% of total Premiums* paid	140% of total Premiums* paid

\*Premium excludes any amount paid as extra premium and/or taxes, if any

For example: A 30 year old customer pays ₹ 1,000 + applicable taxes as annual premium and pay all due premiums for first 7 policy years for the policy term of 10 years. On survival at maturity customer will get guaranteed lump sum payout of ₹ 9,100 (Total Premiums paid \*130%).

**Death Benefit:** In case of death of the life insured during the policy term of the contract, provided all due premiums have been paid, the nominee will get death sum assured and the policy will terminate.

**For example:** The annual premium (exclusive of tax) payable in the above example is ₹ 1000 annually for 7 years. In case of death of the life insured, the nominee will receive ₹ 10,000 (10 times the annual premium) and the policy will terminate.

#### Important Terms and Conditions you should know.

**Grace Period:** There is a grace period of 30 days to pay your premium after the due date. The policy will continue with full risk cover during the grace period.

#### Surrender Benefit:

- A single premium policy can be surrendered anytime during the Policy Term
- A limited premium paying policy can be surrendered anytime after at least two full years' premiums have been paid
- Surrender Value payable is greater of the Guaranteed Surrender Value (GSV) and Special Surrender Value (SSV), where

$$GSV = \text{Premiums* paid} \times \text{Guaranteed Surrender Value Factor}$$

$$SSV = \text{Paid-up Value} \times \text{Special Surrender Value Factor}$$

\*Premium excludes any amount paid as extra premium and/or taxes, if any.

GSV factors are as per the below table:

Policy of surrender	Policy Term = 8 years	Policy Term = 9 years	Policy Term = 10 years	Policy Term = 15 years
1	70.0%	-	-	-
2	70.0%	30.0%	30.0%	30.0%
3	70.0%	30.0%	30.0%	30.0%
4	90.0%	50.0%	50.0%	50.0%
5	90.0%	50.0%	50.0%	50.0%
6	90.0%	50.0%	50.0%	50.0%
7	90.0%	50.0%	50.0%	50.0%
8	90.0%	90.0%	60.0%	55.0%
9		90.0%	90.0%	60.0%
10			90.0%	65.0%
11				70.0%
12				75.0%
13				80.0%
14				90.0%
15				90.0%

SSV Factors depend on the elapsed duration and the policy term. SSV factors can be reviewed by the company from time to time with approval of IRDA.

Paid-up Value = Maturity Sum Assured X (Number of Premiums paid / Total Number of Premiums Payable)

#### Non-payment of Regular premium during first two policy years (less than two years' premiums have been paid):

- If premium is paid for less than two policy years and subsequent premium is not paid within the grace period, then the policy will lapse without acquiring any paid up value
- The Policyholder will have two years from the date of first unpaid premium to revive the policy (revival period) by paying all due premiums along with interest on delayed premiums, at 9% per annum compounded monthly
- If the Policy is not revived within this period, the policy will terminate without payment of any benefit

#### Non-payment of Regular premium after at least two years' premium has been paid

- If premium is paid for at least two policy years and subsequent premium is not paid within the grace period then the policy will become a paid-up policy
- The Policyholder will have two years from the date of first unpaid premium to revive the policy by paying all due premiums along with interest on delayed premiums at 9% per annum compounded monthly
- If the policy is not revived (revival period) within this period, the policy will continue as paid-up policy with reduced benefits

The benefits payable under a Paid-up policy will be:

Death Benefit payable under a Paid-up policy = Death Sum Assured X (Number of Premiums paid / Total Number of Premiums payable)

Maturity Benefit payable under a Paid-up policy = Paid-up value

**Loan:** Aviva will not offer loan against this policy.

**Suicide Exclusions:** If the life insured dies due to actual or attempted suicide within one year from the date of commencement of the policy, 80% of the premiums paid, excluding extra premium and taxes if any, shall be payable.

If the life insured dies due to actual or attempted suicide within one year from the date of revival of the policy, higher of surrender value or 80% of sum of premiums paid, excluding extra premium and taxes if any, shall be payable.

**Other Exclusions, if any** (e.g. occupational hazard, travel): None other than Suicide claim provisions given above.

**Nomination & Assignment:** Nomination, in accordance with Section 39 of Insurance Act, 1938, as amended from time to time are allowed under this Policy. The nominee is the person who will be eligible to claim and receive the benefit payout in the event of unfortunate death of Life Insured.

Assignment, in accordance with Section 38 of Insurance Act, 1938, as amended from time to time are allowed under this Policy. Assignment can be used to transfer rights under the policy. The nominee loses the rights automatically upon assignment of the policy.

**Acceptance:** Receipt by the Company of the completed proposal and initial

payment does not create any obligation on the part of the Company to accept the risk, and the Company shall not be liable until such time it has accepted the risk and issued the policy.

**Free Look Period:** The Policyholder has the right to review the policy terms and conditions during the freelook period which is 15 days from the date of receipt of the policy document. If the Policyholder cancels the policy during the freelook period, the company will refund the premium on the date of cancellation, after deduction of proportionate risk premium for the period on cover, expenses incurred on medicals, if any, and stamp duty charges.

#### **Why invest with Aviva?**

Aviva Life Insurance Company India Limited is a joint venture between Dabur Invest Corp. and Aviva International Holdings Limited – a UK based insurance group, whose association with India goes back to 1834. By choosing Aviva Life Insurance you benefit from the management experience of one of the world's oldest Insurance Group, with a history dating back to 1696. Aviva Group has 33 million customers in over 16 countries (December 2015).

Founded in 1884, Dabur India Limited, the flagship company of Dabur Group, is one of India's oldest and largest companies. It is one of the country's leading producers of traditional healthcare products.

#### **Section 41**

In accordance with Section 41 of the Insurance Act, 1938, (1) No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer:

Provided that acceptance by an insurance agent of commission in connection with a policy of life insurance taken out by himself on his own life shall not be deemed to be acceptance of a rebate of premium within the meaning of this sub-section if at the time of such acceptance the insurance agent satisfies the prescribed conditions establishing that he is a bona fide insurance agent employed by the insurer.

(2) Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

#### **Section 45**

Policy not to be called in question on ground of misstatement after three years as per Section 45 of the Insurance Act, 1938 as amended from time to time.

#### **Queries and Complaints:**

If you want additional information or if you have any queries or complaints, please contact us at the numbers given below:

**For more details, call us at 1800 103 7766  
(Toll-free for BSNL / MTNL users)  
or 0124-2709046, SMS Aviva to 5676737**



*A Joint Venture between Dabur Invest Corp. and  
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IRDA of India Registration No 122

Corporate Identity Number (CIN): U66010DL2000PLC107880

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